

Post-Event Summary Report 2005 White House Conference on Aging Forums

Name of Event: Central Minnesota's Regional White House Conference on Aging

Date of Event: June 2, 2005
July 14, 2005
July 20, 2005

Location: Whitney Senior Center, St. Cloud
Brainerd Senior Activity Center, Brainerd
Cambridge Middle School, Cambridge

Number Attendees: June 2- 40
July 14- 22
July 20- 31

Sponsors: Central MN Council on Aging, St. Cloud Aging Network
Association, North Central Senior Leadership
Isanti County Senior Network

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Event Format: Participants discussed three overall issues in small groups, then reported their recommendations to the full group.

Priority Issue #1: Financial Security

How do we encourage an increase in retirement savings and employer based pension programs?

- Early Education on the value of compounding and personal savings.
- Increase security in private investments.
- Controlling health care costs would put less strain on employers and their pensions.
- Institute stronger laws to protect workers investments with companies - eg: companies who go out of business and workers lose their investments

What can we do to protect the Social Security Program?

- Educate youth on the need for personal savings and the role of Social Security. Social Security provides at least 50% of the total income for two-thirds of older adults and is the sole source for 20%. Individuals need to

see Social Security as a supplement benefit not sole source of income in retirement.

- Make Congress subject to Social Security taxes and benefits.
- Maintain the current structure and intent of the Social Security program but make small change now vs. dramatic later.
- Adjust the taxable income cap on Social Security
- Adjust the age at which individuals can obtain full Social Security benefit to more closely coincide with the extended life expectancy

How can we best ensure the availability and affordability of needed Long-Term care options especially for seniors with inadequate financial resources?

- Revise Medicare to include benefit coverage of affordable home and community-based options.
- Incentive to family members to take care of elderly (Financial – tax credits – deductions)
- Advertise investing in long-term care assistance at an early point to keep it affordable.
- Tax credits – increase and encourage our young to invest in long term care dollars

How can we encourage financial literacy throughout the life cycle?

- Money management, retirement savings, Social Security, and beginning in elementary school.
- Recognize charitable giving deductions even for those who do not itemize.

Priority Issue #2: Community Resources

Given the expected growth in the senior population, how can we provide the services that allow the elderly to age comfortably in their own homes or communities?

- Older people today want to maintain their independence. This means that most want to stay in their own homes either with no help or if help from family or with hired help, as a last resort. Family continues to be the predominate source of care and greater supports are needed for family caregivers to continue their role in helping their loved one remain in their own homes.
- Increase funding provided through the Older Americans Act and other public dollars to provide on-going support to home and community based services. Medicare and Medical Assistance need to be reframed to provide financial support to home and community based services.
- Reform Medicare and Medical Assistance to eliminate the discrepancy of benefits from state to state.
- Offer federal tax income credit for private long-term care insurance.

- Develop incentives for employers to allow for greater flexibility for working caregivers. This would begin with an intense educational campaign targeted to employers on caregiver in the workplace issues/impacts.
- Revise Medicare coverage to be more available with less restriction for home care services.
- Assure the availability of focal points for in all communities that provide information and entry to an array of services and activities.
- Provide incentive grants to help communities prepare for the aging of the baby boom population coupled with increased life expectancy.
- Create a national clearinghouse of evidenced based best practices.
- Increase funding for chronic disease management.
- Encourage federal, state, and foundation grants to provide ongoing dollars vs. start-up funding only.
- Encourage the implementation of sliding fee scale for services provided by volunteer delivered services

How do we deal with the shortages of paid workers for the elderly?

- Partner with Schools of Higher Learning to offer practicum opportunities for individuals entering the fields of nursing, social work, mental health, and medical professions in home and community based settings.
- Encourage employers to utilize the skills of their aging workforce by investing in retraining and offering flexible benefits to attract and retain elders in the workplace.
- Raise pay and status of care providers
- Consumer directed care
- Educate families on how to provide care - caregiving training.
- Need adequate pay and Federal reimbursement to support nursing home and home and community based care (nursing homes lose workers to higher pay setting such as hospitals)
- Provide incentives to utilize retiring nurses
- Hold care receiver responsible for self-care to extent possible (home and in facility)
- Offer federal tax credit for family caregiver.

What senior support services are lacking or need improvement and how can community resources be obtained to respond to this need?

- Adequate and more flexible funding is needed for transportation options with special consideration given to the challenges of rural area. Largest gap in transportation was identified as escorted transportation to medical appointments, grocery shopping, and social events especially for weekends, evening, and out of town travel.
- Encourage and support consumer direct care that promotes the independence, choice and control for older adults and family caregivers.
- Housekeeping and basic chores

How do we create communities that are friendly to seniors of different generations and cultures?

- Increase opportunities for exposure benefits of intergenerational programs and living arrangements
- Education of providers to meet future needs of aging minority population – English as a second language.
- Engaging individuals of second languages into programs
- Require Spanish and others as a required class in grade school.

Priority Issue #3: Social Well-being

Central Minnesota is the midst of an aging boom with the first of the baby boom generation turning age 60 in 2006. Individuals, government, faith communities, private business and communities as a whole share responsibility for the quality of life for people of all ages and have a vested interest in enhancing the senior friendliness of communities.

What are the best ways to encourage increased physical activities among the elderly?

- Encourage local planning for smart growth and senior friendly communities that promote intergenerational housing and social activities. Intergenerational housing should be encouraged and include good universal design that promotes active aging.
- Interlink rural transportation, regional transportation and regional mobility planning – not limited by county lines but based on actual use.
- Intergenerational facilities – accessible and usable during the day. ie. Swimming pools, walking paths, exercise programs.
- Leadership in community teaching passion and interest

How can we expand the opportunities for companionship in order to reduce isolation and loneliness among seniors?

- More opportunities to mentor.
- Educate to “ask” or “accept help”
- Property tax break for communal living
- Credit bank of volunteers
- Encourage builders to include pool, exercise room
- Promote “in-home” TESA (Training Encourage Senior Activities)
- Utilize existing resources (church vans, school buses)
- Mobilize seniors to visit other seniors.
- Reconstruct the Share a Home program

How can we increase volunteer/employee opportunities for seniors?

- Internet recruitment for volunteers
- More flexible and varied volunteer opportunities
- Employers – how the exit retiree's – how you can contribute (Human Resource Policy)
- Look at compensation and insurance
- Trade volunteer time for membership usage
- Education to retirees on how much they are needed.
- Incorporate senior centers in schools
- Expand senior employment programs and employers adapt to senior needs

How do we ensure the elderly play a vital role in communities?

- Educate Elected Officials on all levels
- Market "design by seniors" and show what is going on (image)
- Seniors as part of English as a second language volunteer.
- Encourage/support schools to engage seniors as volunteers
- When community planning is being done, engage seniors in process and plan.